7-13-05

Attorney Docket No. 74622-072

3624 150- 14



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit 3624

Examiner Alain L. Bashore

Application of:

Mark L. LIPSCHUTZ, ET AL.

Filed:

December 20, 2001

Serial No.

10/022,510

Title

INTEREST DETERMINATION

SYSTEM AND METHOD

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 I hereby certify that this paper is being deposited this date with the U.S. Postal Service as Express mail addressed to the Assistant Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450

Juan C. Arias

Express #.: EV 671324417US

Person signing the certification

Signature

July 12, 2005

Date

Sir:

In response to the Office Action dated March 16, 2005, the time for response to which having been extended, to and including Saturday, July 16, 2005, by the accompanying Petition For Extension Of Time, the Examiner is respectfully requested to favorably reconsider the above-identified patent application for the following reasons:

The listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.